

**UNITED STATES BANKRUPTCY COURT**  
FOR THE DISTRICT OF NEW JERSEY  
TRENTON DIVISION

In re: Jefta S. Bernhard Case No. 24-19197-MEH

**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY BUT SOLELY AS OWNER  
TRUSTEE FOR VRMTG ASSET TRUST

Name of Transferee

Nationstar Mortgage LLC

Name of Transferor

Name and Address where notices to  
transferee servicer should be sent:

**Rushmore Servicing**  
**P.O. Box 619096**  
**Dallas, TX 75261-9741**

Court Claim # (if known): 27-1

Amount of Claim: \$69,253.68

Date Claim Filed: 11/25/2024

Phone: 877-888-4623  
Last Four Digits of Acct # 8895

Phone: 877-343-5602  
Last Four Digits of Acct # 8895

Name and Address where transferee servicer  
payments should be sent (if different from above):

**Rushmore Servicing**  
**Bankruptcy Department**  
**P.O. Box 619094**  
**Dallas, TX 75261**

Phone: 877-888-4623  
Last Four Digits of Acct #: 8895

By: /s/Laura Egerman  
Authorized Agent for Transferee

Date: 01/07/2025

In Re: Jefta S. Bernhard  
Document Page 2 of 7  
Bankruptcy Case No.: 24-19197-MEH

Chapter: 13

Judge: Mark Edward. Hall

### CERTIFICATE OF SERVICE

I, Laura Egerman, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, Georgia 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I served a copy of the within Transfer Of Claim filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Jefta S. Bernhard  
163 Upper Ferry Road  
Ewing, NJ 08628

Erik M. Helbing  
Helbing Law, LLC  
109 West Broad Street  
Tamaqua, PA 18252  
*(served via ECF Notification)*

Albert Russo, Trustee  
Standing Chapter 13 Trustee  
CN 4853  
Trenton, NJ 08650-4853  
*(served via ECF Notification)*

U.S. Trustee  
US Dept of Justice  
Office of the US Trustee  
One Newark Center Ste 2100  
Newark, NJ 07102  
*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 01/07/2025 By: /s/Laura Egerman  
(date) Laura Egerman  
Authorized Agent for Transferee

12/06/2024



**Rushmore  
Servicing™** PO Box 619097  
Dallas, TX 75261

**OUR INFO**  
**ONLINE**

[www.rushmoreservicing.com](http://www.rushmoreservicing.com)

**YOUR CLIENT'S INFO**

**DEBTOR(S)**

JEFTA BERNHARD

**CASE NUMBER**

[REDACTED]

**LOAN NUMBER**

[REDACTED]

**PROPERTY ADDRESS**

813 2ND ST  
TRENTON, NJ 08611

HELBING LAW LLC  
109 WEST BROAD STREET  
TAMAQUA, PA [REDACTED]

Dear HELBING LAW LLC:

Our records indicate that you represent Jefta Bernhard (hereinafter "your client") in the above-referenced Bankruptcy proceeding.

The enclosed letter is intended for your client. We have sent this letter to you because of the attorney/client relationship and the above-referenced loan is presumably a subject of your legal representation. Therefore, we consider service of the attached letter as service to your client.

At your earliest convenience, please review the attached and forward to your client.

If you or your client have any questions, your client(s) Dedicated Loan Specialist is Erica Ross and can be reached at (877)-888-4623 or via mail at PO Box 619097, Dallas, TX 75261. Our hours of operation are Monday through Friday from 8 a.m. to 7 p.m. (CT).

Sincerely,

Rushmore Servicing

Enclosure(s)



12/06/2024



**Rushmore  
Servicing**™ PO Box 619097  
Dallas, TX 75261

**OUR INFO**  
**ONLINE**

[www.rushmoreservicing.com](http://www.rushmoreservicing.com)

**YOUR INFO**

**DEBTOR(S)**

JEFTA BERNHARD

**CASE NUMBER**

[REDACTED]

**LOAN NUMBER**

[REDACTED]

**PROPERTY ADDRESS**

813 2ND ST  
TRENTON, NJ 08611

JEFTA BERNHARD  
163 UPPER FERRY ROAD  
EWING, NJ 08628

Dear JEFTA BERNHARD:

Rushmore Servicing records indicate you recently filed for bankruptcy. This letter is for informational purposes only and provides important information for you while your loan is being serviced during the bankruptcy.

If you intend to retain the property and have an interest in discussing loss mitigation opportunities, please contact one of our Dedicated Loan Specialists at 877-888-4623. Our hours of operation are Monday through Friday from 8 a.m. to 7 p.m. (CT).

Payments during the pendency of the bankruptcy case can be mailed, sent via Western Union® Quick Collect® or Money Gram® Express Payment®. If you are mailing your payment, please send to the following address and include your loan number:

Rushmore Servicing  
PO Box 619094  
Dallas, TX 75261-9741

Payments sent via Western Union should reference the following information:

Code City: RUSHMORESERVICING  
Code State: TX

Payments sent via Money Gram should utilize reference code: [REDACTED]

**If your bankruptcy plan requires you to make post petition mortgage payments directly to the bankruptcy trustee, please send the payments pursuant to the bankruptcy plan and not to the address above.**

All other correspondence should be sent to:

Rushmore Servicing  
PO Box 619096  
Dallas, TX 75261-9741

If your account was setup on a monthly electronic funds transfer (ACH) or monthly reoccurrence of Western Union payments for your monthly payment prior to filing bankruptcy, the ACH and Western Union reoccurrence is suspended upon notification of the bankruptcy filing. We do not permit loans serviced by the bankruptcy department to be setup

Rushmore Servicing<sup>SM</sup> and Mr. Cooper<sup>®</sup> are brand names for Nationstar Mortgage LLC.

**Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.**

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





on a monthly electronic payment transfer. You may send a payment via Western Union monthly; however, when the information from Western Union is received it must not be listed as a reoccurring payment.

If you have any questions, your Dedicated Loan Specialist is Erica Ross and can be reached at (877)-888-4623 or via mail at PO Box 619097, Dallas, TX 75261. Our hours of operation are Monday through Friday from 8 a.m. to 7 p.m. (CT). Visit us on the web at [www.rushmoreservicing.com](http://www.rushmoreservicing.com) for more information.

Sincerely,

Rushmore Servicing

**Servicemembers Civil Relief  
Act Notice Disclosure**

**U.S. Department of Housing  
and Urban Development  
Office of Housing**

OMB Approval No. [REDACTED]  
Expire 11/30/2024

**Legal Rights and Protections Under the SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 39014043) (SCRA).

**Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

**What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

**How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.

Rushmore Servicing, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

**How Does a Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <https://legalassistance.law.af.mil/>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.



JEFTA BERNHARD  
163 UPPER FERRY ROAD  
EWING, NJ 08628

Loan #: [REDACTED]

**RE: Home Mortgage Assistance Request**

Dear HELBING LAW LLC:

Rushmore Servicing would like to provide the opportunity to assist your client with their mortgage. With the debtor in an active bankruptcy, we are seeking your assistance in obtaining information in order to process an accurate evaluation of assistance programs available.

In order to be able to quickly complete any review of assistance requested by your client, or due to current processes requested by bankruptcy district requirements, we are asking for approval of your firm by signature below to be allowed direct contact with your client so that we can discuss any opportunities available or obtain any necessary information in order to promptly complete our review.

Rushmore Servicing is very aware of the importance of communication while a debtor is in an active bankruptcy case and seek to work with you in regards to providing the best possible scenario for your client regarding their mortgage, while in an active bankruptcy case.

At your earliest convenience, please complete the information below and return with a cover sheet from your firm, by facsimile to 469-322-4497 so that we may have this document for our records.

Sincerely,

Rushmore Servicing  
Bankruptcy Department

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By signature below, authorization is provided for Rushmore Servicing to have a direct contact with our client (Client Name)\_\_\_\_\_ for the purpose of obtaining information/discussion of potential loss mitigation/loan assistance program regarding the debtor(s) home mortgage.

Date \_\_\_\_\_

Firm name \_\_\_\_\_

Attorney or authorized party signature \_\_\_\_\_

Firm telephone number \_\_\_\_\_

Fax number \_\_\_\_\_

*If this debt is in or has been discharged in a bankruptcy proceeding, be advised this communication is not an attempt to collect the debt against you. Please note, however, we reserve the right to exercise the legal rights only against the property securing the original obligation.*